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## Housing & Community Development

February 12, 2008

Ladies/Gentlemen:

The City of Boise Housing & Community Development Division has several loan programs which we feel may be of interest to your members/clients. To qualify the property must be within the Boise City limits and applicants must be within the income limits of the programs.

Homeowners may be eligible for home improvement loans to upgrade their homes and make repairs to bring the structure up to city code. The interest rate is low and the program offers expert help in planning the needed repairs.

Staff recognizes that in a home, emergencies can arise. On the coldest day of the year the furnace quits or the roof leaks in the year's worst rain storm. The City has "emergency" loans for problem items such as these. These loans are short term and the interest rate is low.

Can you feel the wind coming through your windows? Need to add insulation? We also have low interest loans for energy efficient items such as these and many more.

The Affordable Homeownership Program is going strong. With the help of funding from an area Lenders, lower income families can build a new home, or purchase an existing house, condo or townhouse. This program is available to qualified families and individuals at a very reasonable interest rate, with limited down payment and closing cost grants available.

Our Housing Accessibility Program is available to homeowners, landlords and **tenants** to make housing accessible to individuals who have an impairment which substantially limits one or more major life activities. The loans are available at very low interest for a maximum term of 10 years and maximum loan of \$10,000.

Boise's Housing & Community Development Division also operates an Affordable Rental Housing Program and has a current inventory of approximately 272 residential rental units of various sizes, which includes eight fully handicap accessible units. These units are located in several different neighborhoods in the Boise City Limits. While monthly rents are not subsidized to the extent that they are in the Section 8 Rental Assistance or Low Income Public Housing Programs, rents for these units average 75-80% of the Section 8 Fair Market Rent and are generally affordable for families or individuals with limited incomes.

Funding is currently available for these programs and we encourage anyone who is interested to call us at (208) 384-4158 for further information. We would also be happy to visit your organization to present our programs and conduct question and answer sessions. If you would like to take advantage of this offer, simply contact our office and schedule a date and time that works for your organization and staff will make themselves available.



Applications and information can be accessed at website [www.cityofboise.org/housing](http://www.cityofboise.org/housing)  
Click on Documents and Forms and you will find our information sheets and applications on  
this site. If you are in need of translation services, assistance is available upon request.

If your organization has contractors who would be interested in bidding on projects funded  
by these programs, please have them contact us at (208) 384-4158.

Very truly yours,



Connie LaFrainer, Housing Program Manager  
Housing & Community Development Division

## **FOR A LIMITED TIME ONLY!**

**BOISE CITY IS OFFERING TO THOSE PERSONS WHO QUALIFY  
FOR A HOUSING REHAB, ACCESSIBILITY, ENERGY  
CONSERVATION OR EMERGENCY LOAN  
A GREAT INTEREST RATE OF ONLY**

**3%**

**This document can be provided in a format accessible to persons with disabilities  
and/or persons with limited English proficiency, upon request.**

*The City of Boise prohibits discrimination in housing on the basis of race, color, sex,  
national origin, religion, familial status, disability or age.*

**WE ARE AN EQUAL OPPORTUNITY LENDER**